

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:
George M. Light Jr.
Diana L. Light

Debtor(s)

Chapter 13 Proceeding

18-01722 HWV

Claim No. 4

NOTICE OF FORBEARANCE AGREEMENT DUE TO THE COVID-19 PANDEMIC

Now comes PENNYMAC LOAN SERVICES, LLC ("Creditor"), by and through undersigned counsel, and hereby submits this Notice of Forbearance Agreement to the Court regarding the Debtor's request for mortgage payment forbearance based upon a material financial hardship caused by the COVID-19 pandemic.

The Debtor(s) previously requested a forbearance period of 6 months in which the Debtor(s) will not tender mortgage payments to Creditor that would come due on the mortgage starting of April 1, 2020 through September 30, 2020. The Debtor(s) recently requested an extension of the forbearance period of 3 months in which the Debtor(s) will not tender mortgage payments to Creditor that would come due on the mortgage starting of November 1, 2020 through January 31, 2020. Creditor, at this time, does not waive any rights to collect the payments that come due during the forbearance period after the forbearance plan ends. Furthermore, Creditor does not waive its rights under other applicable non-bankruptcy laws and regulations, including, but not limited to, RESPA, and the right to collect any post-petition escrow shortage. During the forbearance period Creditor may continue to file notices in compliance with Fed. Rule Bankr. P. 3002.1.

Because of the uncertainties surrounding how long this pandemic will last, Creditor will work with Debtor(s) or Debtor's counsel to determine when Debtor(s) will be able to resume making mortgage payments and when/how the Debtor(s) will cure the delinquency created by the forbearance period ("forbearance arrears"). Once the forbearance plan ends and the Creditor and Debtor(s) or Debtor's counsel agree on an appropriate repayment or loss mitigation program, Creditor will file a notice or an amended/supplemental claim consistent with local practice.

Creditor does not waive its rights to seek relief from the automatic stay for reasons other than non-payment of the Mortgage, including, but not limited to, a lapse in insurance coverage or non-payment of property taxes. In the event it is not the intent of the Debtor to extend the COVID-19 forbearance period, upon receipt of notification from the Debtor or Debtor's counsel, the forbearance extension will be cancelled and this notice will be withdrawn.

/s/ Sarah K. McCaffery, Esquire

POWERS KIRN, LLC

Jill Manuel-Coughlin, Esquire; ID #63252

Harry B. Reese, Esquire; ID #310501

Sarah K. McCaffery, Esquire; ID #311728

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Attorney for Movant

Dated: January 06, 2021

Case 1:18-bk-01722-HWV

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CERTIFICATE OF SERVICE

I, as counsel for PENNYMAC LOAN SERVICES, LLC, hereby certify that a copy of the Notice of Forbearance Agreement was served upon the following persons by electronic notification and/or first class U.S. mail, on January 06, 2021:

Parties Served via Electronic Notification:

Michael R. Caum, Esquire
P.O. Box 272
Shrewsbury, PA 17361
Email: mikecaumesq@comcast.net
Attorney for Debtor(s)

Charles J. DeHart, III, Esquire
8125 Adams Drive, Suite A
Hummelstown PA 17036
Email: dcCook@pamd13trustee.com
Trustee

Parties Served via First Class Mail:

George M. Light Jr.
427 N. Main Street
Shrewsbury PA 17361
Debtor

Diana L. Light
427 N. Main Street
Shrewsbury, PA 17361
Debtor

/s/ Sarah K. McCaffery, Esquire
POWERS KIRN, LLC
Jill Manuel-Coughlin, Esquire; ID #63252
Harry B. Reese, Esquire; ID #310501
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Attorney for Movant

Dated: January 06, 2021